Case: 10-40420 Document: 1 Filed: 05/19/10 Page 1 of 41

United States Bankruptcy Court District of South Dakota					Vol	luntary Petition		
Name of Debtor (if individual, enter Last, First, Middle):  Dosch, Tessa Britany			Name of Jo	Name of Joint Debtor (Spouse) (Last, First, Middle):				
All Other Names used by the Debtor in the last 8 ye (include married, maiden, and trade names):  fka Tessa Britany Weideman	ars		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):					
Last four digits of Soc. Sec. or Individual-Taxpayer EIN (if more than one, state all): <b>8438</b>	I.D. (ITIN) No./	Complete	Last four d	-			axpayer I.	.D. (ITIN) No./Complete
Street Address of Debtor (No. & Street, City, State 20120 393rd Ave	& Zip Code):		Street Add	ress of Jo	int Debt	tor (No. & Stree	et, City, St	tate & Zip Code):
Wolsey, SD	ZIPCODE <b>57</b>	384						ZIPCODE
County of Residence or of the Principal Place of Bu <b>Beadle</b>			County of	Residenc	e or of th	he Principal Pla	ce of Busi	iness:
Mailing Address of Debtor (if different from street	address)		Mailing Ad	ldress of	Joint De	ebtor (if differer	nt from str	reet address):
	ZIPCODE							ZIPCODE
Location of Principal Assets of Business Debtor (if	different from st	reet address ab	ove):					
								ZIPCODE
Type of Debtor (Form of Organization) (Check one box.)  ✓ Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)  ✓ Full Filing Fee attached □ Filing Fee to be paid in installments (Applicable only). Must attach signed application for the cour consideration certifying that the debtor is unable except in installments. Rule 1006(b). See Officia	Single A U.S.C. § Railroad Stockbro Commod Clearing Other  Debtor is Title 26 o Internal I	Tax-Exempt Check box, if as a tax-exempt of the United S Revenue Code  Check one I Debtor is Debtor is Check if: Debtor's than \$2,3	t Entity pplicable.) organization states Code (t) oox: a small busin not a small busin aggregate no: 443,300 (amontal)	under he ness debto pusiness d ncontinge unt subject	Chaper as deflect to adjuict to adjuict.	the Petitionapter 7 apter 7 apter 9 apter 11 apter 12 apter 13 bbts are primaril ots, defined in 1 01(8) as "incurrividual primaril sonal, family, od purpose." oter 11 Debtors fined in 11 U.S. defined in	n is Filed  Cha Rec Ma Cha Rec Non  Nature of (Check on y consume 1 U.S.C. red by an y for a r house-  C. § 101(5 J.S.C. § 1 d to non-ii	ne box.) er Debts are primarily business debts.  51D).
☐ Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.  Check all applicable boxes: ☐ A plan is being filed with this petition ☐ Acceptances of the plan were solicited prepetition from one or more classes of credition accordance with 11 U.S.C. § 1126(b).					ore classes of creditors, in			
						THIS SPACE IS FOR COURT USE ONLY		
5,0	00- 00 10,0		,001- ,000	25,001- 50,000		50,001- 100,000	Over 100,000	
		,000,001 \$50 million \$10	0,000,001 to 00 million	\$100,000 to \$500		\$500,000,001 to \$1 billion	More tha	
Estimated Liabilities		,000,001 \$50 50 million \$10	0,000,001 to 00 million	\$100,00 to \$500		\$500,000,001 to \$1 billion	More tha	

Case: 10-40420 Document: 1 Filed: 05/19/10 Page 2 of 41

B1 (Official Form 1) (4/10 Page 2 Name of Debtor(s): Voluntary Petition Dosch, Tessa Britany (This page must be completed and filed in every case) Prior Bankruptcy Case Filed Within Last 8 Years (If more than two, attach additional sheet) Date Filed: Case Number: Location Where Filed: None Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: None District: Relationship: Judge: Exhibit A Exhibit B (To be completed if debtor is required to file periodic reports (e.g., forms (To be completed if debtor is an individual 10K and 10Q) with the Securities and Exchange Commission pursuant to whose debts are primarily consumer debts.) Section 13 or 15(d) of the Securities Exchange Act of 1934 and is I, the attorney for the petitioner named in the foregoing petition, declare requesting relief under chapter 11.) that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have Exhibit A is attached and made a part of this petition. explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code. X /s/ Thomas A. Blake 5/19/10 Signature of Attorney for Debtor(s) Date Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health Yes, and Exhibit C is attached and made a part of this petition. ▼ No Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached a made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord or lessor that obtained judgment) (Address of landlord or lessor) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the

filing of the petition.

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

B1 (Official Form 1) (4/10)

**Voluntary Petition** 

(This page must be completed and filed in every case)

Name of Debtor(s):

Dosch, Tessa Britany

## **Signatures**

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Tessa Britany Dosch

Signature of Debtor

Tessa Britany Dosch

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

May 19, 2010

Date

Х

## Signature of Attorney\*

## X /s/ Thomas A. Blake

Signature of Attorney for Debtor(s)

Thomas A. Blake Blake Law Office 505 W 9th Ste 201 Sioux Falls, SD 57104-3603 (605) 336-1216 legaladvice@tblakelaw.com

## May 19, 2010

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

## Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- ☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

### **Signature of Non-Attorney Petition Preparer**

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Χ

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

Case: 10-40420 Document: 1 Filed: 05/19/10 Page 4 of 41 B1D (Official Form 1, Exhibit D) (12/09)

## **United States Bankruptcy Court**

District of So	outh Dakota
IN RE:	Case No
Dosch, Tessa Britany	Chapter 7
Debtor(s)  EXHIBIT D - INDIVIDUAL DEBTOR  CREDIT COUNSELL	
Warning: You must be able to check truthfully one of the five stado so, you are not eligible to file a bankruptcy case, and the cour whatever filing fee you paid, and your creditors will be able to r and you file another bankruptcy case later, you may be required to stop creditors' collection activities.	rt can dismiss any case you do file. If that happens, you will lose resume collection activities against you. If your case is dismissed
Every individual debtor must file this Exhibit D. If a joint petition is figure of the five statements below and attach any documents as direct	
✓ 1. Within the 180 days <b>before the filing of my bankruptcy case</b> the United States trustee or bankruptcy administrator that outlined to performing a related budget analysis, and I have a certificate from the certificate and a copy of any debt repayment plan developed through	the opportunities for available credit counseling and assisted me in a agency describing the services provided to me. Attach a copy of the
2. Within the 180 days <b>before the filing of my bankruptcy case</b> the United States trustee or bankruptcy administrator that outlined to performing a related budget analysis, but I do not have a certificate final a copy of a certificate from the agency describing the services provide the agency no later than 14 days after your bankruptcy case is filed.	the opportunities for available credit counseling and assisted me in from the agency describing the services provided to me. You must file led to you and a copy of any debt repayment plan developed through
☐ 3. I certify that I requested credit counseling services from an app days from the time I made my request, and the following exigent requirement so I can file my bankruptcy case now. [Summarize exig	circumstances merit a temporary waiver of the credit counseling
If your certification is satisfactory to the court, you must still obyou file your bankruptcy petition and promptly file a certificate frof any debt management plan developed through the agency. Faicase. Any extension of the 30-day deadline can be granted only falso be dismissed if the court is not satisfied with your reasons counseling briefing.	om the agency that provided the counseling, together with a copy ilure to fulfill these requirements may result in dismissal of your or cause and is limited to a maximum of 15 days. Your case may
4. I am not required to receive a credit counseling briefing because motion for determination by the court.]	e of: [Check the applicable statement.] [Must be accompanied by a
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by of realizing and making rational decisions with respect to fin	y reason of mental illness or mental deficiency so as to be incapable ancial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically participate in a credit counseling briefing in person, by telepl☐ Active military duty in a military combat zone.	impaired to the extent of being unable, after reasonable effort, to none, or through the Internet.);
5. The United States trustee or bankruptcy administrator has detedoes not apply in this district.	rmined that the credit counseling requirement of 11 U.S.C. § 109(h)
I certify under penalty of perjury that the information provided	above is true and correct.

Signature of Debtor: /s/ Tessa Britany Dosch

Date: May 19, 2010

B6 Summary (Form 6 - Summary) (42/01) 0-40420 Document: 1 Filed: 05/19/10 Page 5 of 41

## **United States Bankruptcy Court District of South Dakota**

IN RE:		Case No.
Dosch, Tessa Britany		Chapter 7
	Debtor(s)	•

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 118,000.00		
B - Personal Property	Yes	3	\$ 4,750.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 122,000.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	8		\$ 200,274.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 0.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 995.00
	TOTAL	19	\$ 122,750.00	\$ 322,274.00	

Form 6 - Statistical Summary (12)(5): 10-40420 Document: 1 Filed: 05/19/10 Page 6 of 41

## **United States Bankruptcy Court District of South Dakota**

IN RE:		Case No.
Dosch, Tessa Britany		Chapter 7
<del>-</del>	Debtor(s)	•

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 10,380.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 10,380.00

## State the following:

Average Income (from Schedule I, Line 16)	\$ 0.00
Average Expenses (from Schedule J, Line 18)	\$ 995.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C	
Line 20)	\$ 305.43

## State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 4,000.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 200,274.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 204,274.00

B6A (Official Form 6A) (12/0) ase: 10-40420	Document: 1	Filed: 05/19/10	Page 7 of 41	
IN RE Dosch, Tessa Britany			Case No.	

Debtor(s)

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ase No. \_\_\_\_\_

(If known)

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTORS INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Former homestead located at: 1806 S Walts Ave Sioux Falls.		-	118,000.00	122,000.00
Former homestead located at: 1806 S Walts Ave., Sioux Falls, SD 57105				

TOTAL

118,000.00

(Report also on Summary of Schedules)

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IN RE Dosch, Tessa Britany	

Case No.

Debtor(s)

(If known)

### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.		Cash on hand		10.00
2.	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3.	Security deposits with public utilities, telephone companies, landlords, and others.		Deposit - none required		0.00
4.	Household goods and furnishings, include audio, video, and computer		Knick knacks		100.00
	equipment.		Misc.		100.00
			Printer/copier Refrigerator		20.00 100.00
			Stove		100.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		Debtor's clothing		500.00
7.	Furs and jewelry.		Jewelry		250.00
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	Х			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			

B6B (Official Form 6B) (12/07) - Cont.: 10-40420 Document: 1 Filed: 05/19/10 Page 9 of 41

IN RE Dosch, Tessa Britany

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Debtor(s)

(If known)

## SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	Х			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.		Pending Federal work comp benefits - 100% exempt		0.00
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.		(1) Earned but unpaid wages and (2) pro rata 2010 Federal Income Tax refund up to allowed exemption of \$4,000		3,570.00
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	Х			
31.	Animals.	X			
		$oxed{L}$			

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Case	No
Case	INU.

Debtor(s)

(If known)

## SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
32. Crops - growing or harvested. Give particulars.	Х			
33. Farming equipment and implements.	х			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
			L	
		ТО	ГАІ	4,750.00

B6C (Official Form 6C) (04/10) ase: 10-40420	Document: 1	Filed: 05/19/10	Page 11 of
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DOC (Official Form oc) (04/10)	· · · · · · · · · · · · · · · · · · ·
IN RE Dosch, Tessa Britany	Case No

Debtor(s)

(If known)

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

Check if debtor claims a homestead exemption that exceeds \$146,450. \*

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY			
Cash on hand	SDCL § 43-45-4	10.00	10.00
Knick knacks	SDCL § 43-45-4	100.00	100.00
Misc.	SDCL § 43-45-4	100.00	100.00
Printer/copier	SDCL § 43-45-4	20.00	20.00
Refrigerator	SDCL § 43-45-4	100.00	100.00
Stove	SDCL § 43-45-4	100.00	100.00
Debtor's clothing	SDCL § 43-45-2	500.00	500.00
Jewelry	SDCL § 43-45-2	250.00	250.00
(1) Earned but unpaid wages and (2) pro rata 2010 Federal Income Tax refund up to allowed exemption of \$4,000	SDCL § 43-45-4	3,570.00	3,570.00

<sup>\*</sup> Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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R6D (Official Form 6D) (12/07/03C. 10-70720	Document. 1	1 116u. 00/ 13/ 10	1 age 12 UI TI

IN	$\mathbf{R}\mathbf{F}$	Dosch.	Tessa	<b>Britany</b>
117	1	DUSCII.	ı cəsa	Dillair

Case	No
Casc	116

Debtor(s)

(If known)

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.			Holder of mortgage on former				122,000.00	4,000.00
Home Federal Bank PO Box 5000 Sioux Falls, SD 57101			homestead located at: 1806 S Walts Ave., Sioux Falls, SD 57105					
			VALUE \$ 118,000.00					
ACCOUNT NO.			Assignee or other notification for:					
Robert E. Hayes, Esq. PO Box 1030 Sioux Falls, SD 57101-1030			Home Federal Bank					
			VALUE \$					
ACCOUNT NO.			Assignee or other notification for:					
South Dakota Housing Development Authority PO Box 1237 Pierre, SD 57501			Home Federal Bank					
			VALUE \$					
ACCOUNT NO.								
			VALUE \$	L				
0 continuation sheets attached			(Total of th		otota		\$ 122,000.00	\$ <b>4,000.00</b>
			(Use only on la		Totage		\$ 122,000.00	\$ 4,000.00

(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

	Debtor(s)			(If known)
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### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed

	his Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the stical Summary of Certain Liabilities and Related Data.
liste	eport the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority d on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on Statistical Summary of Certain Liabilities and Related Data.
<b>V</b>	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	<b>Domestic Support Obligations</b> Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	<b>Deposits by individuals</b> Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
	O continuation sheets attached

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IN	RE	Dosch,	Tessa	<b>Britany</b>
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Debt	or(s	١

Case No.

(If known)

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Collecting for creditors	П		T	
AAA Collections, Inc. PO Box 881 Sioux Falls, SD 57101-0881							429.00
ACCOUNT NO.			Assignee or other notification for:	H	+	$\dashv$	720.00
City Of Sioux Falls Public Works 1201 N. Western Ave. Sioux Falls, SD 57117-7401			AAA Collections, Inc.				
ACCOUNT NO.			Assignee or other notification for:	H	+	$\dashv$	
Midcontinent PO Box 5010 Sioux Falls, SD 57117			AAA Collections, Inc.				
ACCOUNT NO.			Assignee or other notification for:	H	7	$\exists$	
Sanford Clinic USD Physicians I200 S. Euclid Ave. Sioux Falls, SD 57105-0430			AAA Collections, Inc.				
7 continuation sheets attached			(Total of th	Subt			\$ 429.00
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules and, if applicable, on the St Summary of Certain Liabilities and Related	also atist	tica	n ıl	\$

Debtor(s)

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## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

			Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Sanford Health PO Box 5074 Sioux Falls, SD 57117-5074			Assignee or other notification for: AAA Collections, Inc.				
ACCOUNT NO.  Affiliated Credit Services PO Box 7739 Rochester, MN 55903-7739			Collecting for creditor				38.00
ACCOUNT NO.  Xcel Energy PO Box 9477 Minneapolis, MN 55484-9477			Assignee or other notification for: Affiliated Credit Services				38.00
ACCOUNT NO. 6044100615303088  American Eagle Outfitters PO Box 530942 Atlanta, GA 30353-0942			Credit card				
ACCOUNT NO.  GE Money Bank Attn: Bankruptcy Dept. PO Box 103104 Roswell, GA 30076			Assignee or other notification for: American Eagle Outfitters				720.00
ACCOUNT NO. A99202 Anesthesiology Associates, Inc. PO Box 2756 Sioux Falls, SD 57101			Medical				700.00
ACCOUNT NO. 32997  Avera Gastroenterology 1001 E. 21st St., Suite 501 Sioux Falls, SD 57105			Medical				720.00
Sheet no. 1 of 7 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	T als	age Fota o o	e) al n al	6,053.00 \$ 7,531.00

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## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

			Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.  Avera Clinic Patient Account Services PO Box 86370 Sioux Falls, SD 57118-6370			Assignee or other notification for: Avera Gastroenterology				
ACCOUNT NO.  Avera Hand County Clinic 300 W. 5th St.			Medical				
Miller, SD 57362-1238  ACCOUNT NO. 09971  Avera Hematology And Transplant			Medical				179.00
PO Box 86370 Sioux Falls, SD 57118-6370			Madical				201.00
ACCOUNT NO.  Avera McGreevy Clinic PO Box 86430 Sioux Falls, SD 57118-6430			Medical				1 196 00
ACCOUNT NO. various  Avera McKennan Hospital PO Box 9191 Minneapolis, MN 55480-9191			Medical				1,186.00 92,209.00
ACCOUNT NO.  Avera McKennan Hospital PO Box 5045 Sioux Falls, SD 57117			Assignee or other notification for: Avera McKennan Hospital				32,203.00
ACCOUNT NO. 15058  Avera Medical Oncology And Hematology PO Box 86370 Sioux Falls, SD 57118-6370			Medical				436.00
Sheet no. 2 of 7 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the Sta Summary of Certain Liabilities and Related	T also atist	age 'ota o oi tica	) [	\$ 94,211.00 \$

Debtor(s)

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(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	continuation sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 46349			Medical	$\dagger$		Н	
Avera University Psychiatry PO Box 86370 Sioux Falls, SD 57118-6370							598.00
ACCOUNT NO.			Credit card	$\dagger$		H	
Capital Management Services, LP 726 Exchange Street, Suite 700 Buffalo, NY 14210							10,610.00
ACCOUNT NO.			Assignee or other notification for:	$\dagger$		П	
Discover Financial Services PO Box 3025 New Albany, OH 43054-3025			Capital Management Services, LP				
ACCOUNT NO.			Medical	t			
Carr Chiropractic 2065 Campbell Dr. Huron, SD 57350							227.00
ACCOUNT NO.			Medical	$\vdash$			337.00
Complete Home Care, Inc. 1104 Russell St. Sioux Falls, SD 57104							
ACCOUNT NO.			Services	╁			681.00
Culligan Water Conditioning 1510 W. 51st St. Sioux Falls, SD 57105							
			0	$oxed{\perp}$			148.00
ACCOUNT NO. xxxx-xxxx-xxxx-1594  FIA Card Services PO Box 851001  Dallas, TX 75285			Credit card				44 000 00
Sheet no. 3 of 7 continuation sheets attached to				Sub	tot	Щ	11,236.00
Sheet no. 3 of 7 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the Completed Schedule F. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	nis p t als	age Fota so o stica	e) al n al	\$ <b>23,610.00</b>

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## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

			Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Assignee or other notification for:	T			
Bank Of America Billing Inquiries PO Box 15019 Wilmington, DE 19886-5019			FIA Card Services				
ACCOUNT NO.			Assignee or other notification for:	T			
Financial Recovery Services, Inc. PO Box 385908 Minneapolis, MN 55438-5908			FIA Card Services				
ACCOUNT NO.			Credit card	+			
HSBC Retail Services PO Box 5238 Carol Stream, IL 60197-5238							3,889.00
ACCOUNT NO.			Assignee or other notification for:	t			3,003.00
Best Buy PO Box 15521 Wilmington, DE 19850-5521			HSBC Retail Services				
ACCOUNT NO.			Medical	H			
Huron Clinic Foundation PO Box 822 Huron, SD 57350							
ACCOUNT NO. <b>167767 &amp; 176535</b>			Medical	+			339.00
Huron Regional Medical Center 172 Fourth St. SE Huron, SD 57350-2510							
				ot			548.00
ACCOUNT NO.	-		Medical				
Medical X-Ray Center, PC 1417 S. Minnesota Ave. Sioux Falls, SD 57105							1,892.0
Sheet no. 4 of 7 continuation sheets attached to	_	<u> </u>		Sub			
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	t als	Tot	al on al	\$ <b>6,668.0</b> 0

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(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

_		- (	Continuation Sheet)					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOI OI CLA	7
ACCOUNT NO.			Credit card	+				
NAFS 165 Lawrence Bell Dr. #100 Willamsville, NY 14231-9027							20,3	362.00
ACCOUNT NO.			Assignee or other notification for:	T			,	
Chase PO Box 15298 Wilmington, DE 19850-5298			NAFŠ					
ACCOUNT NO.	<u> </u>		Assignee or other notification for:	+				
Chase Card Services PO Box 94014 Palatine, IL 60094-4014			NAFŠ					
ACCOUNT NO. <b>199406</b>			Medical	t				
North Central Heart Institute 4520 W. 69th St. Sioux Falls, SD 57108								405.00
ACCOUNT NO.			Assignee or other notification for:	+			•	405.00
North Central Heart Institute PO Box 5009 Sioux Falls, SD 57117-5009			North Central Heart Institute					
ACCOUNT NO.			Services	+				
Novak Sanitary Service 5000 W. 8th St. Sioux Falls, SD 57107-0560								
ACCOUNT NO. <b>various</b>			Medical	+				136.00
Physicians Laboratory Ltd PO Box 5050 Sioux Falls, SD 57117-5050							_	705.00
Sheet no. 5 of 7 continuation sheets attached to				Sub				705.00
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the Completed Schedule F. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Related	t als	Tota so o	al on al	\$ 21,i	608.00

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\_ Case No. \_

Debtor(s)

(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		()	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	H		Medical	H		H	
Sanford Health PO Box 5074 Sioux Falls, SD 57117-5074							83.00
ACCOUNT NO. <b>605010</b>			Medical			H	03.00
Sanford Laboratories PO Box 5056 Sioux Falls, SD 57117-5056							215.00
ACCOUNT NO.	-		Deficiency on Toyota Camry				213.00
Toyota Financial Services PO Box 4102 Carol Stream, IL 60197-4102							16,179.00
ACCOUNT NO.			Deficiency owing on leased Toyota Camry				10,173.00
Toyota Financial Services PO Box 5855 Carol Stream, IL 60197-5855							
LOGOVIVE VO			Collecting for creditor				unknown
ACCOUNT NO.  United Collection Bureau PO Box 140190 Toledo, OH 43614-0190			Confecting for creditor				242.22
ACCOUNT NO.	-		Assignee or other notification for:			$\dashv$	642.00
Verizon Wireless PO Box 25505 Lehigh Valley, PA 18002-5505			United Collection Bureau				
ACCOUNT NO.			Collecting for creditor	$\vdash$		$\dashv$	
United Recovery Systems 5800 North Course Drive Houston, TX 77072							47 206 00
Sheet no. 6 of 7 continuation sheets attached to				L Sub	tota	L al	17,306.00
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	is p T als tatis	age Fota o o	e) al n al	\$ 34,425.00 \$

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Debtor(s)

(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Citibank PO Box 6000 The Lakes, NV 89163-6000			Assignee or other notification for: United Recovery Systems				
ACCOUNT NO.  Citibank (South Dakota), NA PO Box 6500 Sioux Falls, SD 57117			Assignee or other notification for: United Recovery Systems				
ACCOUNT NO.  Wells Fargo Bank PO Box 5058 Portland, OR 97208-5058			Overdraft collections				
ACCOUNT NO.  World Financial Network National Bank PO Box 182125  Columbus, OH 43218-2125			Credit card				249.00
ACCOUNT NO. Victoria's Secret PO Box 659728 San Antonio, TX 78265-9728	_		Assignee or other notification for: World Financial Network National Bank				1,163.00
ACCOUNT NO.  Xpress Loan Servicing PO Box 94553 Cleveland, OH 44101-4553			Student loans				
ACCOUNT NO.  Xpress Loan Servicing PO Box 88037 Chicago, IL 60680-1037			Assignee or other notification for: Xpress Loan Servicing				10,380.00
Sheet no. 7 of 7 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the	7	age Fota	e) al	\$ 11,792.00
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	tatis	stica	al	\$ 200,274.00

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IN RE Dosch, Tessa Britany			Case No		
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## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

✓ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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Г	lebtor(s)			(If known)

## **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

B6I (Official Form 6I) (12/07 Case: 10-40420	Document: 1	Filed: 05/19/10	Page 24 of 41	
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Da	htor(	6)

Case No.

(If known)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital Status	DEPENDENTS O	F DEBTOR AND SI	POUSE	
Single	RELATIONSHIP(S):			AGE(S):
EMPLOYMENT:	DEBTOR		SPOUSE	
Occupation Unempl Name of Employer How long employed Address of Employer	oyed			
	rage or projected monthly income at time case filed) ges, salary, and commissions (prorate if not paid morate	nthly) \$	DEBTOR	\$\$
3. SUBTOTAL		\$	0.00	\$
4. LESS PAYROLL DEDUC		_		
a. Payroll taxes and Social	Security	\$		\$
<ul><li>b. Insurance</li><li>c. Union dues</li></ul>		\$		\$
		<b>\$</b>		\$
u. Other (specify)		\$ \$		\$
5. SUBTOTAL OF PAYRO	OLL DEDUCTIONS	<del></del>	0.00	\$
6. TOTAL NET MONTHL		\$	0.00	-
7. Regular income from oper	ation of business or profession or farm (attach detaile	ed statement) \$		\$
8. Income from real property		\$		\$
9. Interest and dividends		\$		\$
10. Alimony, maintenance or that of dependents listed above 11. Social Security or other g		or's use or \$		\$
	overnment assistance	\$		\$
(artif)		\$		\$
<ul><li>12. Pension or retirement inc</li><li>13. Other monthly income</li></ul>		\$		\$
(Specify)		\$		\$
		\$		\$
		\$		<b>\$</b>
14. SUBTOTAL OF LINES	57 THROUGH 13	\$		\$
15. AVERAGE MONTHLY	Y INCOME (Add amounts shown on lines 6 and 14)	\$	0.00	\$
<b>16. COMBINED AVERAG</b> if there is only one debtor rep	E MONTHLY INCOME: (Combine column totals peat total reported on line 15)	from line 15;	\$	0.00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **Debtor lives with parents who currently support her** 

B6J (Official Form 6J) (12/0) case: 10-40420 Document: 1 Filed: 05/19/10 Page 25 of 41

IN RE Dosch, Tessa Britany Case No.	
Delegation (If herem)	

Debtor(s)	(II known)
SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S	S)
Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate a quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deduction Form22A or 22C.	
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete expenditures labeled "Spouse."	a separate schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$
a. Are real estate taxes included? Yes No	
b. Is property insurance included? Yes No	
2. Utilities:	Ф
a. Electricity and heating fuel	\$
b. Water and sewer	\$
c. Telephone	\$
d. Other	— \$ ————
3. Home maintenance (repairs and upkeep)	\$
4. Food	\$ 200.00
5. Clothing	\$ 25.00
6. Laundry and dry cleaning	\$\$
7. Medical and dental expenses	\$ 50.00
8. Transportation (not including car payments)	\$ 100.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ 50.00
10. Charitable contributions	\$
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$
b. Life	\$
c. Health	\$
d. Auto	\$
e. Other Vehicle Insurance Needed	\$50.00
	\$
12. Taxes (not deducted from wages or included in home mortgage payments)	
(Specify)	\$
	\$
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	¢
a. Auto b. Other Vehicle Needed	\$ \$ <b>300.00</b>
U. Ollici venicie Needed	\$\$
14. Alimony, maintenance, and support paid to others	\$
15. Payments for support of additional dependents not living at your home	\$
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$
17. Other Student Loan	\$ 120.00
Misc.	\$ 100.00
	\$
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if	\$ 995.00
applicable, on the Statistical Summary of Certain Liabilities and Related Data.	<sup>ф</sup>
applicable, on the Statistical Summary of Certain Liabilities and Related Data.	φ <u> </u>

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document: **None** 

## 20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$ 0.00
b. Average monthly expenses from Line 18 above	\$ 995.00
c. Monthly net income (a. minus b.)	\$ -995.00

B6 Declaration (Official Form 6-Declaration) (1207)	Document: 1	Filed: 05/19/10	Page 26 of 4
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Debtor(s)

Case No.

(If known)

### DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that: (1) I am a bankruptcy petition prepar compensation and have provided the debtor with a copy of this document and the and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to bankruptcy petition preparers, I have given the debtor notice of the maximum among fee from the debtor, as required by that section.	notices and information required under 11 U.S.C. §§ 110(b), 110(h) 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individual, state the name, title (in responsible person, or partner who signs the document.	f any), address, and social security number of the officer, principal
Address	
Signature of Bankruptcy Petition Preparer	Date
Names and Social Security numbers of all other individuals who prepared or assis is not an individual:	ted in preparing this document, unless the bankruptcy petition preparer

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the \_\_\_\_\_\_\_ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the \_\_\_\_\_ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets (*total shown on summary page plus 1*), and that they are true and correct to the best of my knowledge, information, and belief.

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Signature:

## United States Bankruptcy Court District of South Dakota

IN RE:		Case No.
Dosch, Tessa Britany		Chapter 7
	Dehtor(s)	•

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

## 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE
24,086.00 2008 income

0.00 2008 Business income
Gross receipts - \$2,030.00
Net loss - (-\$2,359.00)

12,849.13 2009 income

## 2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

mp	nete u. or o., us appropriate, una c.
lone	a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within <b>90 days</b> immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a join
	petition is filed, unless the spouses are separated and a joint petition is not filed.)

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NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS **Payment to Attorney Pat Schroeder** for on-going legal matter.

AMOUNT **PAID** 930.15

AMOUNT STILL OWING 0.00

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850.\* If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

st Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER **Toyota Financial Services Home Federal Bank** 

DATE OF REPOSSESSION. FORECLOSURE SALE. TRANSFER OR RETURN January, 2010 April, 2010

DESCRIPTION AND VALUE OF PROPERTY

Repossession of leased Toyota Camry Pending foreclosure on former homestead (SD Housing)

#### 6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Case: 10-40420 Document: 1 Filed: 05/19/10 Page 29 of 41 9. Payments related to debt counseling or bankruptcy None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case. AMOUNT OF MONEY OR DESCRIPTION DATE OF PAYMENT, NAME OF NAME AND ADDRESS OF PAYEE PAYOR IF OTHER THAN DEBTOR AND VALUE OF PROPERTY Thomas A. Blake See attorney disclosure statement attached 10. Other transfers None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) NAME AND ADDRESS OF TRANSFEREE. DESCRIBE PROPERTY TRANSFERRED RELATIONSHIP TO DEBTOR DATE AND VALUE RECEIVED Non-Relative May, 2009 Sale of sofa, loveseat, bed, dresser & kitchen table/chairs, and small misc. items for \$800. b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary. 11. Closed financial accounts List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) TYPE AND NUMBER OF ACCOUNT AMOUNT AND DATE OF SALE NAME AND ADDRESS OF INSTITUTION AND AMOUNT OF FINAL BALANCE OR CLOSING Wells Fargo **Checking account** Closed 12. Safe deposit boxes List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) 13. Setoffs None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) 14. Property held for another person List all property owned by another person that the debtor holds or controls.  $\checkmark$ 15. Prior address of debtor None If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

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NAME USED DATES OF OCCUPANCY 20120 393rd Ave. Same 12/11/09 to present Wolsey, SD

5/09 to 12/09 Mazatlan, Mexico Same 1806 S. Walts Ave. 2006/2009 Same Sioux Falls, SD

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## 16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

 $\checkmark$ 

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### 18. Nature, location and name of business

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a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

**ADDRESS** 

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER **INDIVIDUAL** TAXPAYER-I.D. NO. (ITIN)/COMPLETE EIN

NAME **Tessa Dosch** 

SD Sole Proprietorship

NATURE OF **BUSINESS** Distributor for

**BEGINNING AND ENDING DATES** 1. Independent 1. 2002/2005; 2. 2007/2008

Herbalife organics; and 2. Dr. Organics

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

 $\checkmark$ 

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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of the case by the debtor.

#### 20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

### 21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

#### 22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

## 23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

### 24. Tax Consolidation Group

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

### 25. Pension Funds.

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: <b>May 19, 2010</b>	Signature /s/ Tessa Britany Dosch	
	of Debtor	Tessa Britany Dosch
Date:	Signature	
	of Joint Debtor	
	(if any)	
	continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

B22A (Official Form 22A) (Chapter 7) (04/10)	According to the information required to be entered on this statement (check one box as directed in Part I, III, or VI of this statement):
In re: Dosch, Tessa Britany  Debtor(s)	<ul> <li>☐ The presumption arises</li> <li>☑ The presumption does not arise</li> <li>☐ The presumption is temporarily inapplicable.</li> </ul>
Case Number:	

## CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor, whether or not filing jointly. Unless the exclusion in Line 1C applies, joint debtors may complete a single statement. If the exclusion in Line 1C applies, each joint filer must complete a separate statement.

	Part I. MILITARY AND NON-CONSUMER DEBTORS					
1A	<b>Disabled Veterans.</b> If you are a disabled veteran described in the Veteran's Declaration in this Part I, (1) check the box at the beginning of the Veteran's Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.					
	□ <b>Veteran's Declaration.</b> By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).					
1B	<b>Non-consumer Debtors.</b> If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.					
	☐ <b>Declaration of non-consumer debts.</b> By checking this box, I declare that my debts are not primarily consumer debts.					
	Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.					
1C	☐ <b>Declaration of Reservists and National Guard Members.</b> By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard					
	a.   I was called to active duty after September 11, 2001, for a period of at least 90 days and  I remain on active duty /or/  I was released from active duty on, which is less than 540 days before this bankruptcy case was filed;					
	OR					
	b.   I am performing homeland defense activity for a period of at least 90 days /or/  I performed homeland defense activity for a period of at least 90 days, terminating on,  which is less than 540 days before this bankruptcy case was filed.					

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		Part II. CALCULATION	OF MONTH	LY INCO	ME FOR § 707(b)(7) E	XCLUSION		
	Mar	ital/filing status. Check the box tha	at applies and c	omplete the	balance of this part of this	statement as dir	ected.	
	a. 🗹	Unmarried. Complete only Colum	an A ("Debtor	's Income'	) for Lines 3-11.			
2	b. Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code."  Complete only Column A ("Debtor's Income") for Lines 3-11.							
	c. 🗌	Married, not filing jointly, without Column A ("Debtor's Income")					nplete both	
	d. [	Married, filing jointly. <b>Complete</b> Lines 3-11.	ooth Column A	A ("Debtor	's Income") and Column	B ("Spouse's In	come") for	
	the si	igures must reflect average monthly ix calendar months prior to filing th h before the filing. If the amount of divide the six-month total by six, a	e bankruptcy ca monthly incon	ase, ending ne varied di	on the last day of the uring the six months, you	Column A Debtor's Income	Column B Spouse's Income	
3	Gros	ss wages, salary, tips, bonuses, ove	ertime, commi	ssions.		\$	\$	
4	a and one b	me from the operation of a busing denter the difference in the appropriate outliness, profession or farm, enter a highest. Do not enter a number less to insest entered on Line b as a deduction.	iate column(s) o ggregate numb han zero. <b>Do n</b>	of Line 4. I ers and pro <b>ot include</b>	f you operate more than vide details on an			
	a.	Gross receipts		\$				
	b.	Ordinary and necessary business of	expenses	\$				
	c.	Business income		Subtract I	Line b from Line a	\$	\$	
_	Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part V.							
5	a.	Gross receipts		\$				
	b.	Ordinary and necessary operating	expenses	\$				
	c.	Rent and other real property incom	ne	Subtract I	Line b from Line a	\$	\$	
6	Inte	rest, dividends, and royalties.				\$	\$	
7	Pens	ion and retirement income.				\$	\$	
8	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed.			\$	\$			
9	<b>Unemployment compensation.</b> Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:				ed by you or your spouse			
	clai	employment compensation med to be a benefit under the cial Security Act	Debtor \$		Spouse \$	\$ 305.43	\$	

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10	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.				
	a. b.	\$			
	Total and enter on Line 10	ψ	\$	\$	
11	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 and, if Column B is completed, add Lines 3 through 10 in Column B. Enter		\$ 305.43	\$	
12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.			305.43	
	Part III. APPLICATION OF § 707(B)(7) EXCLUSION				
13	<b>Annualized Current Monthly Income for § 707(b)(7).</b> Multiply the amou 12 and enter the result.	nt from Line 12 b	y the number	3,665.16	
14	<b>Applicable median family income.</b> Enter the median family income for the household size. (This information is available by family size at <a href="www.usdoj.g">www.usdoj.g</a> the bankruptcy court.)				
	a. Enter debtor's state of residence: <b>South Dakota</b> b. Enter	r debtor's househo	old size: 1	36,713.00	
15	<ul> <li>Application of Section707(b)(7). Check the applicable box and proceed as</li> <li>✓ The amount on Line 13 is less than or equal to the amount on Line 1 not arise" at the top of page 1 of this statement, and complete Part VIII;</li> <li>☐ The amount on Line 13 is more than the amount on Line 14. Complete</li> </ul>	<b>14.</b> Check the box do not complete I	Parts IV, V, VI,	or VII.	

## Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)					
16	Ente	r the amount from Line 12.		\$	
17	Line debto paym debto	tal adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of an 11, Column B that was NOT paid on a regular basis for the household expenses of the prise of the specific in the lines below the basis for excluding the Column B incept of the spouse's tax liability or the spouse's support of persons other than the deler's dependents) and the amount of income devoted to each purpose. If necessary, list the tents on a separate page. If you did not check box at Line 2.c, enter zero.	he debtor or the ome (such as otor or the		
	a.		\$		
	b.		\$		
	c.		\$		
	Total and enter on Line 17.				
18	18 Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.				
		Part V. CALCULATION OF DEDUCTIONS FROM INC	COME		
Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)					
19A	Natio	onal Standards: food, clothing and other items. Enter in Line 19A the "Total" amonal Standards for Food, Clothing and Other Items for the applicable household size at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)		\$	

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National Standards: health care. Enter in Line all below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 14b.) Multiply Line a1 by Line b1 to obtain a total amount for household members under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for 19B household members 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B. Household members under 65 years of age Household members 65 years of age or older Allowance per member a1. Allowance per member a2. b2. b1. Number of members Number of members c2. c1. Subtotal Subtotal \$ Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing 20A and Utilities Standards; non-mortgage expenses for the applicable county and household size. (This information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court). \$ Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero. 20B IRS Housing and Utilities Standards; mortgage/rental expense b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42 Subtract Line b from Line a Net mortgage/rental expense Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below: 21 Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8. 22A  $\square 0 \square 1 \square 2$  or more. If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) \$ Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an 22B additional deduction for your public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)

\$

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	<b>Local Standards: transportation ownership/lease expense; Vehicle 1.</b> Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)					
	$\square$ 1 $\square$ 2 or more.					
	Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Transportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the ba					
23	the total of the Average Monthly Payments for any debts secured by Vehic	le 1, as stated in Line 42;				
	subtract Line b from Line a and enter the result in Line 23. <b>Do not enter an amount less than zero.</b>					
	a. IRS Transportation Standards, Ownership Costs  Average Monthly Payment for any debts secured by Vehicle 1, as	\$				
	b. stated in Line 42	\$				
	c. Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a	\$			
	Local Standards: transportation ownership/lease expense; Vehicle 2. Conchecked the "2 or more" Box in Line 23.	Complete this Line only if you				
	Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS					
	Transportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bathe total of the Average Monthly Payments for any debts secured by Vehic					
24	subtract Line b from Line a and enter the result in Line 24. <b>Do not enter a</b>					
	a. IRS Transportation Standards, Ownership Costs, Second Car	\$				
	Average Monthly Payment for any debts secured by Vehicle 2, as b. stated in Line 42	\$				
	c. Net ownership/lease expense for Vehicle 2 Subtract Line b from Line a					
25	<b>Other Necessary Expenses: taxes.</b> Enter the total average monthly expense federal, state, and local taxes, other than real estate and sales taxes, such as					
	taxes, social security taxes, and Medicare taxes. <b>Do not include real estate</b>		\$			
26	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly					
20	payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. <b>Do not include discretionary amounts, such as voluntary 401(k) contributions.</b>					
27	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for					
21	whole life or for any other form of insurance.	nce on your dependents, for	\$			
28	<b>Other Necessary Expenses: court-ordered payments.</b> Enter the total morequired to pay pursuant to the order of a court or administrative agency, so					
20	payments. <b>Do not include payments on past due obligations included in</b>		\$			
	Other Necessary Expenses: education for employment or for a physically or mentally challenged					
29	<b>child.</b> Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for					
	whom no public education providing similar services is available.		\$			
30	Other Necessary Expenses: childcare. Enter the total average monthly an on childcare — such as baby-sitting, day care, nursery and preschool. <b>Do r</b>	• • •				
	payments.		\$			
	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not					
31	reimbursed by insurance or paid by a health savings account, and that is in	excess of the amount entered in				
	Line 19B. Do not include payments for health insurance or health savi		\$			
	Other Necessary Expenses: telecommunication services. Enter the total you actually pay for telecommunication services other than your basic hom	ne telephone and cell phone				
32	service — such as pagers, call waiting, caller id, special long distance, or internet service — to the extent					
	necessary for your health and welfare or that of your dependents. <b>Do not include any amount previously deducted.</b>					
33	Total Expenses Allowed under IRS Standards. Enter the total of Lines	19 through 32.	\$			

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<b>52</b> (	Office	Subpart B: Additional Living I  Note: Do not include any expenses that y			
	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.				
	a.	Health Insurance	\$		
24	b.	Disability Insurance	\$		
34	c.	Health Savings Account	\$		
	Tota	l and enter on Line 34		\$	
		ou do not actually expend this total amount, state your actually expend this total amount.	ual total average monthly expenditures in		
35	Continued contributions to the care of household or family members. Enter the total average actual			s \$	
36	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.			\$	
37	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS  Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must			\$	
38	<b>Education expenses for dependent children less than 18.</b> Enter the total average monthly expenses that you actually incur, not to exceed \$147.92* per child, for attendance at a private or public elementary or				
39	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.			\$	
40		tinued charitable contributions. Enter the amount that you or financial instruments to a charitable organization as defin		\$	
41	Tota	al Additional Expense Deductions under § 707(b). Enter the	ne total of Lines 34 through 40	\$	

<sup>\*</sup> Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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### **Subpart C: Deductions for Debt Payment Future payments on secured claims.** For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42. Average Does payment 42 Monthly include taxes or Name of Creditor Payment Property Securing the Debt insurance? \$ yes no \$ b. yes no \$ yes no c. Total: Add lines a, b and c. \$ Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents. you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page. 43 1/60th of the Name of Creditor Cure Amount Property Securing the Debt \$ b. Total: Add lines a, b and c. \$ Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, 44 such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 28. \$ Chapter 13 administrative expenses. If you are eligible to file a case under chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense. Projected average monthly chapter 13 plan payment. Current multiplier for your district as determined under 45 schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy X court.) Total: Multiply Lines a Average monthly administrative expense of chapter 13 case and b \$ \$ 46 **Total Deductions for Debt Payment.** Enter the total of Lines 42 through 45. **Subpart D: Total Deductions from Income** 47 Total of all deductions allowed under § 707(b)(2). Enter the total of Lines 33, 41, and 46.

B22A	(Official	Form 2	2A) ((	Chapter	7) (04/10	J
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Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION							
48	48 Enter the amount from Line 18 (Current monthly income for § 707(b)(2)) \$						
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))						
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result.						
51	<b>60-month disposable income under § 707(b)(2).</b> Multiply the amount in Line 50 by the number 60 and enter the result.						
	<b>Initial presumption determination.</b> Check the applicable box and proceed as directed.						
	The amount on Line 51 is less than \$7,025*. Check the box for "The presumption does of this statement, and complete the verification in Part VIII. Do not complete the remainded		e top of page 1				
52	The amount set forth on Line 51 is more than \$11,725*. Check the box for "The presurpage 1 of this statement, and complete the verification in Part VIII. You may also complete the remainder of Part VI.						
	The amount on Line 51 is at least \$7,025*, but not more than \$11,725*. Complete the 53 though 55).	remainder of I	Part VI (Lines				
53	Enter the amount of your total non-priority unsecured debt		\$				
54	<b>Threshold debt payment amount.</b> Multiply the amount in Line 53 by the number 0.25 and e result.	nter the	\$				
	Secondary presumption determination. Check the applicable box and proceed as directed.						
55	☐ The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII.						
	☐ The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.						
	Part VII. ADDITIONAL EXPENSE CLAIMS						
	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, the and welfare of you and your family and that you contend should be an additional deduction from under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All average monthly expense for each item. Total the expenses.	om your curren	nt monthly				
	Expense Description	Monthly A	mount				
56	a.	\$					
	b.	\$					
	c.	\$					
	Total: Add Lines a, b and c	\$					
	Part VIII. VERIFICATION						
	I declare under penalty of perjury that the information provided in this statement is true and correct. (If this a joint case, both debtors must sign.)						
57	Date: May 19, 2010 Signature: /s/ Tessa Britany Dosch						
	Date: Signature:(Joint Debtor, if any)						

<sup>\*</sup> Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

**B8** (Official Form 8) (12/08)

# United States Bankruptcy Court District of South Dakota

IN RE:	Case No.
Dosch, Tessa Britany	Chapter 7
Debtor(s)	
CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT	OF INTENTION

CHARRED	Debtor(s)		NE OF INCENTION
	<b>7 INDIVIDUAL DEBT</b> of the estate. (Part A must		NT OF INTENTION r EACH debt which is secured by property of the
estate. Attach additional pages if nece			
Property No. 1			
Creditor's Name: Home Federal Bank			ty Securing Debt: ead located at: 1806 S Walts Ave., Sioux Falls
Property will be (check one):  Surrendered Retained			
If retaining the property, I intend to ( Redeem the property Reaffirm the debt Other. Explain	check at least one):	(for	example, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one): ☐ Claimed as exempt ✓ Not claim	imed as exempt		
Property No. 2 (if necessary)			
Creditor's Name:		Describe Proper	ty Securing Debt:
Property will be (check one):  Surrendered Retained			
If retaining the property, I intend to ( Redeem the property Reaffirm the debt Other. Explain	check at least one):	(for	example, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one):  Claimed as exempt Not claim	imed as exempt	`	
PART B – Personal property subject to additional pages if necessary.)	unexpired leases. (All three	e columns of Part B m	ust be completed for each unexpired lease. Attack
Property No. 1			
Lessor's Name:	Describe Lease	d Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  Yes No
Property No. 2 (if necessary)			
Lessor's Name:	Describe Lease	d Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ Yes ☐ No
continuation sheets attached (if an	ny)		•
I declare under penalty of perjury t personal property subject to an une		y intention as to any	property of my estate securing a debt and/or
Date: May 19, 2010	/s/ Tessa Britany	Dosch	
	Signature of Debto		

Date:	May 19, 2010	/s/ Tessa Britany Dosch	
		Signature of Debtor	
		Signature of Joint Debtor	